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Tetyana is teaching Business Economics and FinTech at undergraduate and MBA levels at the Goizueta Business School. She also taught Corporate Finance at the Rotman School of Management and a number of courses in international finance and business at the Taras Shevchenko National University of Kyiv. Tetyana holds the 2015 Rotman School of Management Teaching Award.

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In addition to examining the role of human capital in lending, Janet is more broadly interested in various other features of the syndicated loan market. In a recent working paper, she and her coauthor note a growing trend in global syndication. They find that banks often join global syndicates that are originated by less regulated foreign banks to circumvent stringent capital regulation in their home countries. Janet has also examined how customer concentration influences debt contracting terms, in a recent study published in the *Journal of Financial Economics* ("Customer Concentration and Loan Contract Terms"). The study examines how product market dynamics influence debt financing and finds that customer concentration leads to costlier and stricter loan contract terms, as creditors become aware of increased bankruptcy likelihood and incorporate such risk into loan contract terms. In a related paper published in the *Review of Financial Studies*, ("Bankruptcy and the cost of organized labor: Evidence from union elections"), Janet and her coauthors examine conflicts that arise between employees and a firm's creditors. The study find that, a firm's labor force gains power inside bankruptcy court after becoming unionized and that this ultimately reduces the value of a firm's unsecured bonds.

Linda Goldberg is a Senior Vice President at the Federal Reserve Bank of New York. Linda's main areas of expertise are global banking, international capital flows, international macroeconomics and the international roles of currencies. Linda is the co-chair of the International Banking Research Network (IBRN), a Bank for International Settlements Technical Advisor, a Research Associate of the NBER, a board member of the Central Banking Economic Research Association, and on the Advisory Board of the Academic Female Finance Committee of the American Finance Association (AFFECT). Linda currently serves on the Editorial Boards of the *Journal of Financial Intermediation* and the *Journal of Financial Services Research*. Roles at the Federal Reserve Bank of New York have included head of the Global Economic Analysis Function, Director of the Center for Global Banking Studies, and head of the International Research Function. From 2012 through 2016 Linda engaged with the World Economic Forum, including as chair and vice chair of the Council on Global Economic Imbalances and member of the Council on the International Monetary System. Linda has a PhD in Economics from Princeton University, and a B.A. in Mathematics and Economics from Queens College, City University of New York, where she graduated with Honors of Phi Beta Kappa and Summa Cum Laude.

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Professor Goldstein is the Executive Editor of the *Review of Financial Studies*, where he was an editor before for five years. He also served as an editor of the Finance Department in *Management Science* and an editor of the *Journal of Financial Intermediation*. He has served as an academic advisor at the Federal Reserve Banks of New York, Philadelphia, and Richmond, the Bank of Canada, and the Committee for Capital Markets Regulation. He was the co-founder and the first president of the *Finance Theory Group*. He is a director of the *American Finance Association* and the *Western Finance Association* and has been a director of the *Financial Intermediation Research Society*. He has taught various undergraduate, M.B.A., Ph.D., and executive education courses in finance and economics. Prior to joining Wharton, Professor Goldstein has served on the faculty of Duke University's Fuqua School of Business. He had also worked in the research department of the bank of Israel.

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Previous appointments include chief economist, and subsequently assistant and associate director at the Congressional Budget Office, member of two Social Security Technical Advisory Panel, senior staff economist on the U.S. Council of Economic Advisers, Professor at the Kellogg School of Management at Northwestern University and co-editor of the Journal of Money Credit and Banking. An expert on federal credit programs, she has testified before Congress on Fannie Mae and Freddie Mac, student loans, and strategically important financial institutions.

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Professor Petersen was voted the Kellogg Professor of the Year in 2000, the Executive MBA Outstanding Professor in 2008, 2010, 2011, 2013, 2015, 2016, 2017, and 2018, and the Kellogg Alumni Professor of the Year in 2010. He was awarded the Sidney J. Levy Teaching Award in 1996, 1999, 2001, 2003, 2006, 2008, 2010, and 2012.

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Tao has a PhD in Economics and a Master's in Statistics, both from Columbia University. He also holds graduate and undergraduate degrees in Architecture. He has taught courses in Corporate

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